

NLI Product for Bancassurance

Introduction

Insurance is an important financial sector. Financial security of the country's business, wealth and personal life is ensured through insurance. The savings earned from this sector are invested in the long term for the development of the country. There is immense potential for marketing and expansion of insurance in Bangladesh. Insurance sector can be an important partner in the economic activities of the country. In particular, the need and importance of insurance is immense to achieve the development goals of the government.

In the long period after independence, the industry, commerce and banking sector in the country expanded greatly, but the life insurance industry did not gain much institutionalization. The rate of life insurance in Bangladesh is very low in proportion to the current population. In different countries of the world, especially in developed countries, the obligation and expansion of life insurance is very high. But there is a negative perception about life insurance among the people of our country. One of the reasons for this is the lack of proper understanding and trust of people towards insurance. Through insurance, the customer or the policyholder gets financial benefit as well as coverage against unwanted risks. The current government has taken various steps to expand the insurance industry including formulating insurance policies. The 'Insurance Development and Regulatory Authority' is already implementing various programs to achieve a positive outlook on insurance by ensuring good governance in the insurance industry and organizing insurance fairs nationally. As a part of this, IDRA and Bangladesh Bank jointly launched the Bancassurance Scheme to provide simple and transparent information about insurance to the public. Where Banks and Insurance Companies will jointly perform the work. In view of this, people's faith for the insurance company will be increased.

The details and benefits of the plans by National Life Insurance Company are listed below in sequence:

Plan No-01

Endowment Insurance Plan (With Bonus)

It is the most common and popular insurance scheme which provides financial security as well as encourages the saving tendency to the people. In case of death of the policy holder within the term or survive at the end of the term of the policy the Basic Sum Assured is paid with accrued bonuses.

Features & Eligibility:

Types of plan:	Endowment Insurance Plan.
Minimum entry age:	18 years
Maximum entry age:	60 years
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy Terms:	10, 15, 20, 25, 30 & 35 years
Mode of payment:	Yearly, Half-yearly, Quarterly, Monthly
Income tax:	The Policy holder can avail tax rebate facility against the policy.
Premium Rate :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage :	DIAB (Double Indemnity Accidental Benefit) PDAB (Permanent Disability and Accidental Benefits) HI (Hospitalization Insurance): Hospitalization benefits up to BDT 1,00,000 for Self, Spouse and two Children (max four person) individually.

Benefits:

On Death:	On the survival of the insured till the end of the term full Sum Assured with accrued bonuses will be paid to the insured.
On Death:	On death of the insured during the term of the inforce policy, Sum Assured with accrued bonuses will be paid to the nominee(s).
Loan :	The insured can avail the Loan facility (maximum 90% of Surrender/Encashment value) after completion of 2 (two) years.
Surrender :	The insured can avail Surrender/Encashment value after completion of 2 (two) years.

Table No - 01
Annual Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	107.11	69.70	51.13	39.42	31.91	26.90
26	107.12	69.72	51.16	39.48	32.02	27.06
27	107.13	69.74	51.21	39.56	32.14	27.23
28	107.13	69.77	51.26	39.65	32.28	27.43
29	107.16	69.81	51.33	39.76	32.44	27.66
30	107.18	69.85	51.42	39.89	32.63	27.92
31	107.21	69.91	51.52	40.04	32.84	28.20
32	107.25	69.97	51.64	40.22	33.08	28.53
33	107.30	70.07	51.78	40.42	33.35	28.89
34	107.37	70.18	51.94	40.65	33.66	29.29
35	107.44	70.30	52.14	40.91	34.00	29.74
36	107.54	70.46	52.36	41.21	34.39	
37	107.66	70.63	52.62	41.54	34.83	
38	107.80	70.84	52.91	41.92	35.32	
39	107.97	71.08	53.24	42.35	35.86	
40	108.16	71.36	53.62	42.83	36.46	
41	108.39	71.68	54.04	42.36		
42	108.65	72.04	54.52	43.95		
43	108.96	72.44	55.04	44.61		
44	109.29	72.89	55.63	45.33		
45	109.67	73.39	56.28	46.14		
46	110.09	73.94	57.00			
47	110.56	74.56	57.79			
48	111.08	75.43	58.66			
49	111.65	75.97	59.63			
50	112.28	76.78	60.69			
51	112.96	77.68				
52	113.72	78.70				
53	114.55	79.76				
54	115.46	80.95				
55	116.46	82.25				
56	117.46					
57	118.50					
58	119.54					
59	120.70					
60	121.96					

Table No - 01
Half Yearly Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	56.23	36.59	26.84	20.70	16.75	14.12
26	56.24	36.60	26.86	20.73	16.81	14.21
27	56.24	36.61	26.89	20.77	16.87	14.30
28	56.24	36.63	26.91	20.82	16.95	14.40
29	56.26	36.65	26.95	20.87	17.03	14.52
30	56.27	36.67	27.00	20.94	17.13	14.66
31	56.29	36.70	27.05	21.02	17.24	14.81
32	56.31	36.73	27.11	21.12	17.37	14.98
33	56.33	36.79	27.18	21.22	17.51	15.17
34	56.37	36.84	27.27	21.34	17.67	15.38
35	56.41	36.91	27.37	21.48	17.85	15.61
36	56.46	36.99	27.49	21.64	18.05	
37	56.52	37.08	27.63	21.81	18.29	
38	56.60	37.19	27.78	22.01	18.54	
39	56.68	37.32	27.95	22.23	18.83	
40	56.78	37.46	28.15	22.49	19.14	
41	56.90	37.63	28.37	22.24		
42	57.04	37.82	28.62	23.07		
43	57.20	38.03	28.90	23.42		
44	57.38	38.27	29.21	23.80		
45	57.58	38.53	29.55	24.22		
46	57.80	38.82	29.93			
47	58.04	39.14	30.34			
48	58.32	39.60	30.80			
49	58.62	39.88	31.31			
50	58.95	40.31	31.86			
51	59.30	40.78				
52	59.70	41.32				
53	60.14	41.87				
54	60.62	42.50				
55	61.14	43.18				
56	61.67					
57	62.21					
58	62.76					
59	63.37					
60	64.03					

Table No – 01
Quarterly Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	29.46	19.17	14.06	10.84	8.78	7.40
26	29.46	19.17	14.07	10.86	8.81	7.44
27	29.46	19.18	14.08	10.88	8.84	7.49
28	29.46	19.19	14.10	10.90	8.88	7.54
29	29.47	19.20	14.12	10.93	8.92	7.61
30	29.47	19.21	14.14	10.97	8.97	7.68
31	29.48	19.23	14.17	11.01	9.03	7.76
32	29.49	19.24	14.20	11.06	9.10	7.85
33	29.51	19.27	14.24	11.12	9.17	7.94
34	29.53	19.30	14.28	11.18	9.26	8.05
35	29.55	19.33	14.34	11.25	9.35	8.18
36	29.57	19.38	14.40	11.33	9.46	
37	29.61	19.42	14.47	11.42	9.58	
38	29.65	19.48	14.55	11.53	9.71	
39	29.69	19.55	14.64	11.65	9.86	
40	29.74	19.62	14.75	11.78	10.03	
41	29.81	19.71	14.86	11.65		
42	29.88	19.81	14.99	12.09		
43	29.96	19.92	15.14	12.27		
44	30.05	20.04	15.30	12.47		
45	30.16	20.18	15.48	12.69		
46	30.27	20.33	15.68			
47	30.40	20.50	15.89			
48	30.55	20.74	16.13			
49	30.70	20.89	16.40			
50	30.88	21.11	16.69			
51	31.06	21.36				
52	31.27	21.64				
53	31.50	21.93				
54	31.75	22.26				
55	32.03	22.62				
56	32.30					
57	32.59					
58	32.87					
59	33.19					
60	33.54					

Table No – 01
Monthly Premium Per Tk. 1000

Age at Nearest Birthday	Policy Term					
	10 Years	15 Years	20 Years	25 Years	30 Years	35 Years
18-25	9.91	6.45	4.73	3.65	2.95	2.49
26	9.91	6.45	4.73	3.65	2.96	2.50
27	9.91	6.45	4.74	3.66	2.97	2.52
28	9.91	6.45	4.74	3.67	2.99	2.54
29	9.91	6.46	4.75	3.68	3.00	2.56
30	9.91	6.46	4.76	3.69	3.02	2.58
31	9.92	6.47	4.77	3.70	3.04	2.61
32	9.92	6.47	4.78	3.72	3.06	2.64
33	9.93	6.48	4.79	3.74	3.08	2.67
34	9.93	6.49	4.80	3.76	3.11	2.71
35	9.94	6.50	4.82	3.78	3.15	2.75
36	9.95	6.52	4.84	3.81	3.18	
37	9.96	6.53	4.87	3.84	3.22	
38	9.97	6.55	4.89	3.88	3.27	
39	9.99	6.57	4.92	3.92	3.32	
40	10.00	6.60	4.96	3.96	3.37	
41	10.03	6.63	5.00	3.92		
42	10.05	6.66	5.04	4.07		
43	10.08	6.70	5.09	4.13		
44	10.11	6.74	5.15	4.19		
45	10.14	6.79	5.21	4.27		
46	10.18	6.84	5.27			
47	10.23	6.90	5.35			
48	10.27	6.98	5.43			
49	10.33	7.03	5.52			
50	10.39	7.10	5.61			
51	10.45	7.19				
52	10.52	7.28				
53	10.60	7.38				
54	10.68	7.49				
55	10.77	7.61				
56	10.87					
57	10.96					
58	11.06					
59	11.16					
60	11.28					

Plan No- 02
Anticipated Endowment Insurance (with bonus)

In expected three installment term insurance, the Sum Assured is available at partial rates in 3 installments over the entire term. The installment money received during the term helps to invest in profitable activities or to implement the marriage, education and other plans of children.

Features & Eligibility:

Types of plan:	Anticipated Endowment Insurance plan with three payments.
Minimum entry age:	18 years
Maximum entry age:	58 years
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy Terms:	12, 15, 18 & 21 years
Mode of payment:	Yearly, Half-yearly, Quarterly, Monthly
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage :	DIAB (Double Indemnity Accidental Benefit) PDAB (Permanent Disability & Accidental Benefits)

Benefits:

On Survival: i. 25% of the Sum Assured is payable on the survival of the policyholder after completion of 1/3 time of the policy period.

ii. Another 25% becomes payable on the survival of the policyholder after completion of 2/3 time of the policy period.

iii. Remaining 50% of Sum Assured with accrued bonuses will be paid at maturity.

On Death: On death of the insured during the term of the inforce policy; Sum Assured with accrued bonuses will be paid to the nominee(s).

Loan : The insured can avail the Loan facility (maximum 90% of Surrender/ Encashment value) after completion of 2 (two) years.

Surrender : The insured can avail Surrender/ Encashment value after completion of 2(two) years.

Table No – 02
Annual Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	96.01	77.39	65.18	56.11
27	96.05	77.45	65.29	56.27
28	96.10	77.54	65.42	56.46
29	96.16	77.64	65.57	56.68
30	96.24	77.76	65.75	56.93
31	96.34	77.91	65.97	57.29
32	96.46	78.10	66.22	57.56
33	96.61	78.31	66.51	57.94
34	96.79	78.56	66.85	58.38
35	97.01	78.86	67.23	58.86
36	97.26	79.19	67.67	59.41
37	97.56	79.58	68.15	60.01
38	97.90	80.02	68.70	61.44
39	98.30	80.52	69.32	62.27
40	98.75	81.07	70.00	63.19
41	99.25	81.70	70.76	64.20
42	99.82	82.39	71.60	65.30
43	100.45	83.16	72.52	66.55
44	101.16	84.00	73.54	67.85
45	101.93	84.94	74.65	69.30
46	102.79	85.96	75.87	70.89
47	103.73	87.08	77.21	72.62
48	104.76	88.31	78.68	74.50
49	105.89	89.66	80.27	76.59
50	107.12	91.13	82.02	
51	108.47	92.74	83.92	
52	109.95	94.50	85.99	
53	111.57	96.42		
54	113.34	98.52		
55	115.28	100.81		
56	118.07			
57	121.14			
58	124.86			

Table No – 02
Half Yearly Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	50.41	40.63	34.22	29.46
27	50.43	40.66	34.28	29.54
28	50.45	40.71	34.35	29.64
29	50.48	40.76	34.42	29.76
30	50.53	40.82	34.52	29.89
31	50.58	40.90	34.63	30.08
32	50.64	41.00	34.77	30.22
33	50.72	41.11	34.92	30.42
34	50.81	41.24	35.10	30.65
35	50.93	41.40	35.30	30.90
36	51.06	41.57	35.53	31.19
37	51.22	41.78	35.78	31.51
38	51.40	42.01	36.07	32.26
39	51.61	42.27	36.39	32.69
40	51.84	42.56	36.75	33.17
41	52.11	42.89	37.15	33.71
42	52.41	43.25	37.59	34.28
43	52.74	43.66	38.07	34.94
44	53.11	44.10	38.61	35.62
45	53.51	44.59	39.19	36.38
46	53.96	45.13	39.83	37.22
47	54.46	45.72	40.54	38.13
48	55.00	46.36	41.31	39.11
49	55.59	47.07	42.14	40.21
50	56.24	47.84	43.06	
51	56.95	48.69	44.06	
52	57.72	49.61	45.14	
53	58.57	50.62		
54	59.50	51.72		
55	60.52	52.93		
56	61.99			
57	63.60			
58	65.55			

Table No – 02
Quarterly Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	26.40	21.28	17.92	15.43
27	26.41	21.30	17.95	15.47
28	26.43	21.32	17.99	15.53
29	26.44	21.35	18.03	15.59
30	26.47	21.38	18.08	15.66
31	26.49	21.43	18.14	15.75
32	26.53	21.48	18.21	15.83
33	26.57	21.54	18.29	15.93
34	26.62	21.60	18.38	16.05
35	26.68	21.69	18.49	16.19
36	26.75	21.78	18.61	16.34
37	26.83	21.88	18.74	16.50
38	26.92	22.01	18.89	16.90
39	27.03	22.14	19.06	17.12
40	27.16	22.29	19.25	17.38
41	27.29	22.47	19.46	17.66
42	27.45	22.66	19.69	17.96
43	27.62	22.87	19.94	18.30
44	27.82	23.10	20.22	18.66
45	28.03	23.36	20.53	19.06
46	28.27	23.64	20.86	19.49
47	28.53	23.95	21.23	19.97
48	28.81	24.29	21.64	20.49
49	29.12	24.66	22.07	21.06
50	29.46	25.06	22.56	0.00
51	29.83	25.50	23.08	
52	30.24	25.99	23.65	
53	30.68	26.52		
54	31.17	27.09		
55	31.70	27.72		
56	32.47			
57	33.31			
58	34.34			

Table No – 02
Monthly Premium Per Tk.1000

Age at Nearest Birthday	Policy Term			
	12 Years	15 Years	18 Years	21 Years
18-26	8.88	7.16	6.03	5.19
27	8.88	7.16	6.04	5.20
28	8.89	7.17	6.05	5.22
29	8.89	7.18	6.07	5.24
30	8.90	7.19	6.08	5.27
31	8.91	7.21	6.10	5.30
32	8.92	7.22	6.13	5.32
33	8.94	7.24	6.15	5.36
34	8.95	7.27	6.18	5.40
35	8.97	7.29	6.22	5.44
36	9.00	7.33	6.26	5.50
37	9.02	7.36	6.30	5.55
38	9.06	7.40	6.35	5.68
39	9.09	7.45	6.41	5.76
40	9.13	7.50	6.48	5.85
41	9.18	7.56	6.55	5.94
42	9.23	7.62	6.62	6.04
43	9.29	7.69	6.71	6.16
44	9.36	7.77	6.80	6.28
45	9.43	7.86	6.91	6.41
46	9.51	7.95	7.02	6.56
47	9.60	8.05	7.14	6.72
48	9.69	8.17	7.28	6.89
49	9.79	8.29	7.42	7.08
50	9.91	8.43	7.59	0.00
51	10.03	8.58	7.76	
52	10.17	8.74	7.95	
53	10.32	8.92		
54	10.48	9.11		
55	10.66	9.32		
56	10.92			
57	11.21			
58	11.55			

Plan No-03
Child Protection Policy (with bonus)

Under this plan multi-faceted security is provided for the child. It is a joint insurance i.e. the risk is assumed by the policy on the life of the child and the parents. In case of death any one of payor or child premium payment will be ceased but benefits will be paid as per schedule. Generally, the father **or mother** of the child is considered as the premium payer in this scheme. No one other than parents can be premium contributor in this scheme.

Features & Eligibility:

Types of plan:	Endowment Insurance plan for child protection.
Child's age at entry:	6 months to 18 years
Policy holder / Payor's age:	21 - 55 years.
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition.
Child's Maximum maturity age:	30 years
Policy terms:	10 - 29 years
Mode of payment:	Yearly, Half-yearly, Quarterly, Monthly
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Supplementary Coverage	Not Applicable
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Payor:	Father or Mother only accepted as payer.

Benefits:

After Commencement of policy if child dies within(years)	Benefits
Not more than 1 year	20% of Sum Assured.
More than 1 but not more than 2 years	40% of Sum Assured plus accrued bonus.
More than 2 but not more than 3 years	60% of Sum Assured plus accrued bonus.
More than 3 but not more than 4 years	80% of Sum Assured plus accrued bonus.
More than 4 years.	100% of Sum Assured plus accrued bonus.

On Survival:	On survival of both child and payer full Sum Assured with accrued bonus will be paid at maturity.
On Death:	On death of policy holder within the term, future premiums will be waived. Tk.100 per thousand Sum Assured will be paid per year on survival of the beneficiary child or till the day of child's death before the expiry of term as stipend and after maturity of the policy Sum Assured is payable with accrued bonus.
Loan :	The insured can avail the Loan facility (maximum 90% of Surrender/Encashment value) after completion of 2(two) years.
Surrender :	The insured can avail Surrender/Encashment value after completion of 2(two) years.

Table No – 03
Annual Premium Per Tk.1000

Child's Age at Policy		Insured Age at Various Birthdays																																	
		at Termination	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55		
0-1	29	40.01	40.72	41.22	41.73	42.23	42.74	43.23	43.72	44.22	44.71	45.20	45.69	46.17	46.70	47.19	47.68	48.17	48.65	49.14	49.62	50.10	50.58	51.05	51.53	52.00	52.47	52.94	53.41	53.88	54.35				
1-2	28	41.38	41.84	42.30	42.77	43.23	43.69	44.16	44.62	45.08	45.53	46.00	46.46	46.92	47.38	47.84	48.30	48.75	49.21	49.67	50.12	50.58	51.03	51.48	51.93	52.38	52.83	53.28	53.73	54.18	54.63				
1-3	27	42.68	43.10	43.51	43.93	44.34	44.75	45.16	45.56	45.97	46.37	46.78	47.18	47.58	47.98	48.38	48.78	49.18	49.58	49.98	50.37	50.77	51.16	51.56	51.95	52.35	52.74	53.13	53.52	53.91	54.30				
1-4	26	44.13	44.50	44.87	45.24	45.60	45.96	46.32	46.67	47.03	47.38	47.73	48.08	48.43	48.78	49.13	49.48	49.83	50.18	50.53	50.88	51.23	51.57	51.92	52.27	52.62	52.97	53.32	53.67	54.02	54.37				
1-5	25	45.69	46.02	46.34	46.67	46.99	47.32	47.64	47.96	48.28	48.60	48.92	49.24	49.56	49.88	50.20	50.52	50.84	51.16	51.48	51.80	52.12	52.44	52.76	53.08	53.40	53.72	54.04	54.36	54.68	55.00				
1-6	24	47.32	47.66	47.99	48.31	48.63	48.95	49.27	49.59	49.91	50.23	50.55	50.87	51.19	51.51	51.83	52.15	52.47	52.79	53.11	53.43	53.75	54.07	54.39	54.71	55.03	55.35	55.67	55.99	56.31	56.63				
1-7	23	49.03	49.36	49.68	50.00	50.32	50.64	50.96	51.28	51.60	51.92	52.24	52.56	52.88	53.20	53.52	53.84	54.16	54.48	54.80	55.12	55.44	55.76	56.08	56.40	56.72	57.04	57.36	57.68	58.00	58.32				
1-8	22	51.74	51.97	52.21	52.44	52.68	52.91	53.15	53.39	53.62	53.86	54.10	54.34	54.58	54.82	55.06	55.30	55.54	55.78	56.02	56.26	56.50	56.74	56.98	57.22	57.46	57.70	57.94	58.18	58.42	58.66				
1-9	21	54.20	54.40	54.61	54.81	55.02	55.22	55.42	55.62	55.82	56.02	56.22	56.42	56.62	56.82	57.02	57.22	57.42	57.62	57.82	58.02	58.22	58.42	58.62	58.82	59.02	59.22	59.42	59.62	59.82	60.02				
1-10	20	56.94	57.12	57.29	57.47	57.64	57.82	58.00	58.18	58.36	58.54	58.72	58.90	59.08	59.26	59.44	59.62	59.80	59.98	60.16	60.34	60.52	60.70	60.88	61.06	61.24	61.42	61.60	61.78	61.96	62.14				
1-11	19	59.82	59.98	60.13	60.29	60.44	60.60	60.75	60.90	61.05	61.20	61.35	61.50	61.65	61.80	61.95	62.10	62.25	62.40	62.55	62.70	62.85	63.00	63.15	63.30	63.45	63.60	63.75	63.90	64.05	64.20				
1-12	18	63.04	63.17	63.31	63.44	63.58	63.71	63.85	63.98	64.11	64.25	64.38	64.51	64.64	64.77	64.90	65.03	65.16	65.29	65.42	65.55	65.68	65.81	65.94	66.07	66.20	66.33	66.46	66.59	66.72	66.85	66.98			
1-13	17	66.64	66.76	66.87	66.99	67.10	67.22	67.33	67.44	67.55	67.66	67.77	67.88	67.99	68.10	68.21	68.32	68.43	68.54	68.65	68.76	68.87	68.98	69.09	69.20	69.31	69.42	69.53	69.64	69.75	69.86	69.97			
1-14	16	70.70	70.80	70.89	70.99	71.08	71.18	71.27	71.36	71.45	71.54	71.63	71.72	71.81	71.90	72.00	72.09	72.18	72.27	72.36	72.45	72.54	72.63	72.72	72.81	72.90	73.00	73.09	73.18	73.27	73.36	73.45			
1-15	15	75.21	75.29	75.37	75.44	75.52	75.60	75.67	75.75	75.82	75.90	75.97	76.04	76.11	76.18	76.25	76.32	76.39	76.46	76.53	76.60	76.67	76.74	76.81	76.88	76.95	77.02	77.09	77.16	77.23	77.30	77.37			
1-16	14	80.73	80.80	80.87	80.93	81.00	81.07	81.14	81.21	81.27	81.34	81.41	81.48	81.55	81.61	81.68	81.75	81.82	81.89	81.96	82.03	82.10	82.17	82.24	82.31	82.38	82.45	82.52	82.59	82.66	82.73	82.80			
1-17	13	86.97	87.03	87.09	87.14	87.20	87.26	87.31	87.37	87.43	87.49	87.55	87.61	87.67	87.73	87.79	87.85	87.91	87.97	88.03	88.09	88.15	88.21	88.27	88.33	88.39	88.45	88.51	88.57	88.63	88.69	88.75			
1-18	12	94.25	94.30	94.35	94.39	94.44	94.49	94.54	94.59	94.64	94.69	94.74	94.79	94.84	94.89	94.94	94.99	95.04	95.09	95.14	95.19	95.24	95.29	95.34	95.39	95.44	95.49	95.54	95.59	95.64	95.69	95.75			
1-19	11	102.94	102.98	102.99	103.00	103.01	103.02	103.03	103.04	103.05	103.06	103.07	103.08	103.09	103.10	103.11	103.12	103.13	103.14	103.15	103.16	103.17	103.18	103.19	103.20	103.21	103.22	103.23	103.24	103.25	103.26	103.27			
1-20	10	113.14	113.17	113.20	113.23	113.26	113.29	113.32	113.35	113.38	113.41	113.44	113.47	113.50	113.53	113.56	113.59	113.62	113.65	113.68	113.71	113.74	113.77	113.80	113.83	113.86	113.89	113.92	113.95	113.98	114.01				

Table No – 03
Half Yearly Premium Per Tk.1000

Please see your sending attached table for Correction or amendment.

Table No – 03
Quarterly Premium Per Tk.1000

Please see your sending attached table for Correction or amendment.

Table No – 03
Monthly Premium Per Tk.1000

Please see your sending attached table for Correction or amendment.

Plan No-12

Assurance Cum Pension Policy

This plan also provides benefits of life insurance and life time pension. i.e. security of life insurance in case of death before commencement of pension, pension for retired life in case of survival. National Life Insurance Company has launched expected Pension Bima for senior citizens with an aim to ensure that the days of retirement are care free, tension free, unconcerned, peaceful and prosperous.

Features & Eligibility:

Types of plan:	Assurance Cum Pension Policy Insurance.
Age at commencement:	20-55 years
Age at the beginning of pension:	55 - 60 years
Minimum Monthly Pension:	Tk. 3000
Maximum Monthly Pension:	Based on socio-economic condition.
Term of policy:	5 - 40 years
Mode of payment:	Yearly, Half-Yearly, Quarterly, Monthly
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage:	Not Applicable

Benefits:

On Survival:	10 years guaranteed pension and for life thereafter will be paid to the insured. Or, The insured can commute/encashment 50% of the pension and receive the remaining 50% as pension installment.
On Death	On death of the insured during the term of the policy the nominee(s) will be paid ten times the annual pension. Or, On death of the insured during 10 years guaranteed pension period the nominee(s) will be paid the remaining installment of guaranteed pension.
Loan :	The insured can avail the Loan facility (Maximum 90% of Surrender/Encashment value) after completion of 2 (two) years.
Surrender :	The insured can avail Surrender/Encashment value after completion of 2(two) years.

Table No- 12
Annual Premium Rate
Rate of annual premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	92.10	85.90	80.30	75.20	70.70	66.60
21	98.50	91.70	85.60	80.00	75.10	70.70
22	105.60	98.10	91.30	85.30	79.90	75.10
23	113.30	105.10	97.70	91.10	85.20	79.90
24	121.70	112.70	104.60	97.40	91.00	85.20
25	131.10	121.10	112.30	104.40	97.30	91.00
26	141.30	130.40	120.70	112.00	104.20	97.30
27	152.70	140.60	129.90	120.30	111.80	104.20
28	165.20	151.90	140.10	129.50	120.20	111.80
29	179.10	164.40	151.30	139.70	129.40	120.20
30	194.50	178.20	163.70	150.90	139.50	129.40
31	211.70	193.50	177.50	163.20	150.70	139.50
32	230.90	210.60	192.80	177.00	163.00	150.70
33	252.40	229.70	209.80	192.20	176.70	163.10
34	276.60	251.10	228.80	209.20	192.00	176.80
35	303.90	275.10	250.10	228.10	208.90	192.00
36	332.80	302.30	274.00	249.30	227.80	209.00
37	365.40	331.00	300.90	273.10	248.90	227.80
38	402.60	363.40	329.50	300.00	272.70	249.00
39	445.00	400.30	361.70	328.40	299.40	272.60
40	493.80	442.30	398.30	360.40	327.70	299.30
41	550.30	490.70	440.00	396.70	359.50	327.40
42	616.40	546.70	488.00	438.10	395.60	359.10
43	694.40	612.20	543.50	485.70	436.70	395.00
44	787.80	689.40	608.30	540.70	483.90	435.80
45	901.20	781.80	684.80	604.80	538.40	482.60
46	1041.50	893.90	776.10	680.50	601.90	536.60
47	1219.00	1032.50	886.90	770.80	676.70	599.50
48	1450.40	1207.90	1023.90	880.40	766.10	673.50
49	1763.90	1436.50	1197.10	1015.60	874.30	761.80
50	2211.70	1746.00	1422.70	1186.60	1007.90	868.70
51		2188.00	1728.20	1409.30	1176.70	1000.70
52			2164.30	1710.70	1396.40	1167.30
53				2140.90	1693.70	1384.10
54					2117.90	1677.30
55						2095.40

Table No- 12
Half Yearly Premium Rate
Rate of half yearly premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	48.35	45.10	42.16	39.48	37.12	34.97
21	51.71	48.14	44.94	42.00	39.43	37.12
22	55.44	51.50	47.93	44.78	41.95	39.43
23	59.48	55.18	51.29	47.83	44.73	41.95
24	63.89	59.17	54.92	51.14	47.78	44.73
25	68.83	63.58	58.96	54.81	51.08	47.78
26	74.18	68.46	63.37	58.80	54.71	51.08
27	80.17	73.82	68.20	63.16	58.70	54.71
28	86.73	79.75	73.55	67.99	63.11	58.70
29	94.03	86.31	79.43	73.34	67.94	63.11
30	102.11	93.56	85.94	79.22	73.24	67.94
31	111.14	101.59	93.19	85.68	79.12	73.24
32	121.22	110.57	101.22	92.93	85.58	79.12
33	132.51	120.59	110.15	100.91	92.77	85.63
34	145.22	131.83	120.12	109.83	100.80	92.82
35	159.55	144.43	131.30	119.75	109.67	100.80
36	174.72	158.71	143.85	130.88	119.60	109.73
37	191.84	173.78	157.97	143.38	130.67	119.60
38	211.37	190.79	172.99	157.50	143.17	130.73
39	233.63	210.16	189.89	172.41	157.19	143.12
40	259.25	232.21	209.11	189.21	172.04	157.13
41	288.91	257.62	231.00	208.27	188.74	171.89
42	323.61	287.02	256.20	230.00	207.69	188.53
43	364.56	321.41	285.38	254.99	229.27	207.38
44	413.60	361.94	319.36	283.87	254.05	228.80
45	473.60	410.45	359.52	317.52	282.66	253.37
46	546.79	469.30	407.45	357.26	316.00	281.72
47	639.98	542.06	465.52	404.67	355.27	314.74
48	761.46	634.15	537.55	462.21	402.20	353.59
49	926.05	754.16	628.48	533.19	459.01	399.95
50	1161.14	916.69	746.92	622.97	529.15	456.07
51		1148.70	907.31	739.88	617.77	525.37
52			1136.26	898.12	733.11	612.83
53				1123.97	889.19	726.65
54					1111.90	880.58
55						1100.09

Table No- 12
Quarterly Premium Rate
Rate of quarterly premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	25.33	23.62	22.08	20.68	19.44	18.32
21	27.09	25.22	23.54	22.00	20.65	19.44
22	29.04	26.98	25.11	23.46	21.97	20.65
23	31.16	28.90	26.87	25.05	23.43	21.97
24	33.47	30.99	28.77	26.79	25.03	23.43
25	36.05	33.30	30.88	28.71	26.76	25.03
26	38.86	35.86	33.19	30.80	28.66	26.76
27	41.99	38.67	35.72	33.08	30.75	28.66
28	45.43	41.77	38.53	35.61	33.06	30.75
29	49.25	45.21	41.61	38.42	35.59	33.06
30	53.49	49.01	45.02	41.50	38.36	35.59
31	58.22	53.21	48.81	44.88	41.44	38.36
32	63.50	57.92	53.02	48.68	44.83	41.44
33	69.41	63.17	57.70	52.86	48.59	44.85
34	76.07	69.05	62.92	57.53	52.80	48.62
35	83.57	75.65	68.78	62.73	57.45	52.80
36	91.52	83.13	75.35	68.56	62.65	57.48
37	100.49	91.03	82.75	75.10	68.45	62.65
38	110.72	99.94	90.61	82.50	74.99	68.48
39	122.38	110.08	99.47	90.31	82.34	74.97
40	135.80	121.63	109.53	99.11	90.12	82.31
41	151.33	134.94	121.00	109.09	98.86	90.04
42	169.51	150.34	134.20	120.48	108.79	98.75
43	190.96	168.36	149.46	133.57	120.09	108.63
44	216.65	189.59	167.28	148.69	133.07	119.85
45	247.83	215.00	188.32	166.32	148.06	132.72
46	286.41	245.82	213.43	187.14	165.52	147.57
47	335.23	283.94	243.90	211.97	186.09	164.86
48	398.86	332.17	281.57	242.11	210.68	185.21
49	485.07	395.04	329.20	279.29	240.43	209.50
50	608.22	480.15	391.24	326.32	277.17	238.89
51		601.70	475.26	387.56	323.59	275.19
52			595.18	470.44	384.01	321.01
53				588.75	465.77	380.63
54					582.42	461.26
55						576.24

Table No- 12
Monthly Premium Rate
Rate of monthly premium paid for every Tk. 1000 of annual pension

Age at Nearest Birthday	Age of Insured at commencement of pension					
	55 Years	56 Years	57 Years	58 Years	59 Years	60 Years
20	8.52	7.95	7.43	6.96	6.54	6.16
21	9.11	8.48	7.92	7.40	6.95	6.54
22	9.77	9.07	8.45	7.89	7.39	6.95
23	10.48	9.72	9.04	8.43	7.88	7.39
24	11.26	10.42	9.68	9.01	8.42	7.88
25	12.13	11.20	10.39	9.66	9.00	8.42
26	13.07	12.06	11.16	10.36	9.64	9.00
27	14.12	13.01	12.02	11.19	10.34	9.64
28	15.21	14.05	12.96	11.98	11.12	10.34
29	16.57	15.21	14.00	12.92	11.97	11.12
30	17.99	16.48	15.14	13.96	12.90	11.97
31	19.58	17.90	16.42	15.10	13.94	12.90
32	21.36	19.48	17.83	16.37	15.08	13.94
33	23.35	21.25	19.41	17.78	16.34	15.09
34	25.59	23.23	21.16	19.35	17.76	16.35
35	28.11	25.45	23.13	21.10	19.32	17.76
36	30.78	27.96	25.35	23.06	21.07	19.33
37	33.80	30.62	27.83	25.26	23.02	21.07
38	37.24	33.61	30.48	27.75	25.22	23.03
39	41.16	37.03	33.46	30.38	27.69	25.22
40	45.66	40.91	36.84	33.34	30.31	27.69
41	50.90	45.39	40.70	36.69	33.25	30.28
42	57.02	50.57	45.14	40.52	36.59	33.22
43	64.23	56.63	50.27	44.93	40.39	36.54
44	72.87	63.77	56.27	50.01	44.76	40.31
45	83.36	72.32	63.34	55.94	49.80	44.64
46	96.34	82.69	71.79	62.95	55.68	49.64
47	112.76	95.51	82.04	71.30	62.59	55.45
48	134.16	111.73	94.71	81.44	70.86	62.30
49	163.16	132.88	110.73	93.94	80.87	70.47
50	204.58	161.51	131.60	109.76	93.23	80.35
51		202.39	159.86	130.36	108.84	92.56
52			200.20	158.24	129.17	107.98
53				198.03	156.67	128.03
54					195.91	155.15
55						193.82

Plan No-15
One Installment Insurance
Single Premium Policy (with bonus)

National Life Insurance PLC One Time Installment Insurance plan offers an excellent opportunity for those who have accumulated investable money, but find it difficult to deposit the insurance money in monthly or yearly installments but are willing to take insurance. By depositing a single premium you can invest in it for an assured future. As a result, the insured will get double the Sum Assured at the end of the term or in case of premature death within the term.

Features & Eligibility:

Types of plan:	Single Payment Premium Insurance Plan.
Policyholder entry age:	18-63 years
Minimum Sum Assured :	Tk. 15,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	63 years
Policy terms:	6, 8, 10, 12 & 15 years
Mode of payment:	Only once while taking the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Income tax:	The Policyholder can avail tax rebate facility against the policy.
Supplementary Coverage	Not Applicable

Benefits:

On Survival: Double of the sum assumed amount is payable.

On Death: Double of the sum assumed amount is payable to the nominee(s).

Loan : The insured can avail the Loan facility (maximum 90% of Surrender/ Encashment value) after 2(two) years of commencement.

Surrender : The insured can avail Surrender/ Encashment value after 2(two) years of commencement.

Table No-15**Annual Premium Per Tk. 1000**

Age at Enrty	Policy Term				
	6 Years	8 Years	10 Years	12 Years	15 Years
18-40	1457	1270	1109	970	797
41	1457	1270	1109	970	798
42	1457	1271	1110	971	799
43	1458	1271	1110	972	801
44	1458	1272	1111	973	802
45	1458	1272	1112	975	804
46	1459	1273	1113	976	806
47	1459	1274	1114	978	809
48	1460	1274	1116	980	812
49	1460	1275	1117	982	
50	1461	1277	1119	984	
51	1462	1278	1121		
52	1463	1279	1123		
53	1464	1281			
54	1465	1283			
55	1466				
56	1467				

Plan No-100
Deposit Insurance
Denmohor Insurance

Denmohor is a sign of respect for wife to build a protection for wife's right of Mohrana. National Life Insurance PLC has launched Islami Takaful Denmohor Insurance with the aim of making the payment of Denmohor system truly Shariah compliant. Denmohor is the right of the wife which the husband is obliged to pay. Regarding this, the great Rabbul al-Alamin declared that, "And you give wives their Denmohor with pleasure." Al-Quran (4:25). Also, in the Hadith Sharif, Prophet Muhammad (PBUH) said, "The person who married with a small or large Denmohor with the misfortune of not paying the Denmohor, and then died without paying it fraudulently, he will meet Allah Ta'ala as an adulterer on the Day of Resurrection." This scheme is managed on the basis of Al-Mudaraba and Al-Tabarruh accounts.

Features & Eligibility:

Types of plan:	Denmohor Insurance Policy
Policyholder entry age:	18-55 years
Minimum Sum Assured :	Tk. 30,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy terms:	10, 15 & 20 years
Mode of payment:	Yearly, Half-Yearly, Quarterly, Monthly
Income tax:	Premium rate chart (per thousand) given in the brochure.
Tabarru fund:	2.5% of the paid amount will be added in the P.S.A (Tabarruh) fund.
Premium Calculation :	Premium rate chart(per thousand) given in the brochure.
Supplementary Coverage	Not Applicable

Benefits:

On Survival:

- i. Any male person can take up this Denmohor scheme before or after marriage. Nominee will be wife after marriage.
- ii. At the end of the term of the participating policyholder's plan, the deposited amount of money in the Mudaraba or deposit fund is paid to the wife along with the share of profit/loss earned.

On Death:

- i. **On death while the policy is in force** before the expiry of the term, the amount of money in the Amanat Fund with selected profit according to the basis of profit and loss will be paid to the wife and alongwith future installment of rest of the term which he would have deposited; the equivalent of this amount is refunded to the wife from Tabarruh Fund.
- ii. If the wife dies during the term of the policy, her heirs (according to Faraiz) will get the full amount of maturity benefit of the Takaful Policy.

Surrender : The insured can avail Surrender/ Encashment value after completion of 2(two) years.

Table No – 100
Annual Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	111.00	76.20	58.80
21	111.00	76.20	58.90
22	111.00	76.20	59.00
23	111.00	76.30	59.00
24	111.00	76.30	59.10
25	111.00	76.30	59.20
26	111.00	76.40	59.40
27	111.10	76.50	59.50
28	111.10	76.60	59.70
29	111.20	76.70	60.00
30	111.20	76.90	60.20
31	111.30	77.00	60.50
32	111.50	77.30	60.90
33	111.60	77.50	61.20
34	111.80	77.80	61.70
35	112.00	78.10	62.20
36	112.20	78.50	62.70
37	112.50	79.00	63.30
38	112.90	79.50	64.00
39	113.30	80.00	64.70
40	113.70	80.70	65.50
41	114.30	81.30	66.40
42	114.80	82.10	67.30
43	115.50	82.90	68.30
44	116.20	83.80	69.50
45	117.00	84.80	70.70
46	117.90	85.90	71.90
47	118.80	87.00	73.30
48	119.80	88.30	74.80
49	121.00	89.60	76.30
50	122.20	91.10	78.00
51	123.50	92.60	
52	124.90	94.30	
53	126.50	96.10	
54	128.20	98.00	
55	130.00	100.10	

Table No – 100
Half yearly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	58.28	40.01	30.87
21	58.28	40.01	30.92
22	58.28	40.01	30.98
23	58.28	40.06	30.98
24	58.28	40.06	31.03
25	58.28	40.06	31.08
26	58.28	40.11	31.19
27	58.33	40.16	31.24
28	58.33	40.22	31.34
29	58.38	40.27	31.50
30	58.38	40.37	31.61
31	58.43	40.43	31.76
32	58.54	40.58	31.97
33	58.59	40.69	32.13
34	58.70	40.85	32.39
35	58.80	41.00	32.66
36	58.91	41.21	32.92
37	59.06	41.48	33.23
38	59.27	41.74	33.60
39	59.48	42.00	33.97
40	59.69	42.37	34.39
41	60.01	42.68	34.86
42	60.27	43.10	35.33
43	60.64	43.52	35.86
44	61.01	44.00	36.49
45	61.43	44.52	37.12
46	61.90	45.10	37.75
47	62.37	45.68	38.48
48	62.90	46.36	39.27
49	63.53	47.04	40.06
50	64.16	47.83	40.95
51	64.84	48.62	
52	65.57	49.51	
53	66.41	50.45	
54	67.31	51.45	
55	68.25	52.55	

Table No – 100
Quarterly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	30.53	20.96	16.17
21	30.53	20.96	16.20
22	30.53	20.96	16.23
23	30.53	20.98	16.23
24	30.53	20.98	16.25
25	30.53	20.98	16.28
26	30.53	21.01	16.34
27	30.55	21.04	16.36
28	30.55	21.07	16.42
29	30.58	21.09	16.50
30	30.58	21.15	16.56
31	30.61	21.18	16.64
32	30.66	21.26	16.75
33	30.69	21.31	16.83
34	30.75	21.40	16.97
35	30.80	21.48	17.11
36	30.86	21.59	17.24
37	30.94	21.73	17.41
38	31.05	21.86	17.60
39	31.16	22.00	17.79
40	31.27	22.19	18.01
41	31.43	22.36	18.26
42	31.57	22.58	18.51
43	31.76	22.80	18.78
44	31.96	23.05	19.11
45	32.18	23.32	19.44
46	32.42	23.62	19.77
47	32.67	23.93	20.16
48	32.95	24.28	20.57
49	33.28	24.64	20.98
50	33.61	25.05	21.45
51	33.96	25.47	
52	34.35	25.93	
53	34.79	26.43	
54	35.26	26.95	
55	35.75	27.53	

Table No – 100
Monthly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	10.27	7.05	5.44
21	10.27	7.05	5.45
22	10.27	7.05	5.46
23	10.27	7.06	5.46
24	10.27	7.06	5.47
25	10.27	7.06	5.48
26	10.27	7.07	5.49
27	10.28	7.08	5.50
28	10.28	7.09	5.52
29	10.29	7.09	5.55
30	10.29	7.11	5.57
31	10.30	7.12	5.60
32	10.31	7.15	5.63
33	10.32	7.17	5.66
34	10.34	7.20	5.71
35	10.36	7.22	5.75
36	10.38	7.26	5.80
37	10.41	7.31	5.86
38	10.44	7.35	5.92
39	10.48	7.40	5.98
40	10.52	7.46	6.06
41	10.57	7.52	6.14
42	10.62	7.59	6.23
43	10.68	7.67	6.32
44	10.75	7.75	6.43
45	10.82	7.84	6.54
46	10.91	7.95	6.65
47	10.99	8.05	6.78
48	11.08	8.17	6.92
49	11.19	8.29	7.06
50	11.30	8.43	7.22
51	11.42	8.57	
52	11.55	8.72	
53	11.70	8.89	
54	11.86	9.07	
55	12.03	9.26	

Plan No-101 Hajj Insurance

Hajj is one of the pillars (obligations) of Islam. However, there is a condition of financial and physical ability for this. Irrespective of the rich and the poor, all Muslims aspire to perform Tawaf of the Holy House of Allah "Kaaba Sharif" and visit the holy 'Rawaza Mubarak' of the beloved Prophet Muhammad (PBUH). But in the socio-economic context of our country, most of the people are deprived of this sacred aspiration. Keeping this large number of deprived believing Muslims in mind, National Life launched the Islamic Takaful "Hajj Bima" plan. It is a means of savings that plays an effective role in providing funds for performing the holy Hajj or Umrah.

Features & Eligibility:

Types of plan:	Hajj Insurance Policy
Policyholder entry age:	18 - 55 years
Minimum Sum Assured :	Tk.1,00,000
Maximum Sum Assured :	Based on socio-economic condition
Maximum maturity age:	70 years
Policy Terms:	10,15 & 20 years
Mode of payment:	Yearly, Half-Yearly, Quarterly, Monthly
Income tax:	Premium rate chart (per thousand) given in the brochure.
Tabarru fund:	2.5% of the paid amount will be added in the P.S.A (Tabarruh) fund.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.
Supplementary Coverage	Not Applicable

Benefits:

On survival:	Survival of the policyholder end of the term the deposited amount to the AmanatFund will be paid with accrued bonus at maturity.
On Death Benefits:	On death while the policy is inforce before the expiry of the term, the amount of money in the Amanat Fund with selected profit according to the basis of profit and loss will be paid to the nominee and future installment of rest of the term which he/she would have deposited; the equivalent of this amount is refunded from Tabarruh Fund.
Surrender :	The insured can avail Surrender/ Encashment value after completion of 2(two) years.

Table No-101
Annual Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	111.20	76.40	59.10
21	111.20	76.40	59.10
22	111.20	76.50	59.20
23	111.20	76.50	59.30
24	111.20	76.50	59.40
25	111.20	76.60	59.50
26	111.30	76.70	59.70
27	111.30	76.80	59.90
28	111.40	76.90	60.10
29	111.40	77.00	60.40
30	111.50	77.20	60.70
31	111.60	77.40	61.00
32	111.80	77.70	61.40
33	111.90	77.90	61.90
34	112.10	78.30	62.40
35	112.40	78.70	62.90
36	112.70	79.10	63.50
37	113.00	79.60	64.20
38	113.40	80.20	65.00
39	113.90	80.90	65.90
40	114.40	81.60	66.80
41	115.00	82.40	67.80
42	115.70	83.20	68.90
43	116.40	84.20	70.10
44	117.20	85.20	71.30
45	118.10	86.40	72.70
46	119.10	87.60	74.20
47	120.20	88.90	75.80
48	121.40	90.40	77.50
49	122.70	91.90	79.30
50	124.10	93.60	81.20
51	125.70	95.40	
52	127.30	97.30	
53	129.10	99.40	
54	131.00	101.60	
55	133.10	104.00	

Table No-101
Half Yearly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	58.38	40.11	31.03
21	58.38	40.11	31.03
22	58.38	40.16	31.08
23	58.38	40.16	31.13
24	58.38	40.16	31.19
25	58.38	40.22	31.24
26	58.43	40.27	31.34
27	58.43	40.32	31.45
28	58.49	40.37	31.55
29	58.49	40.43	31.71
30	58.54	40.53	31.87
31	58.59	40.64	32.03
32	58.70	40.79	32.24
33	58.75	40.90	32.50
34	58.85	41.11	32.76
35	59.01	41.32	33.02
36	59.17	41.53	33.34
37	59.33	41.79	33.71
38	59.54	42.11	34.13
39	59.80	42.47	34.60
40	60.06	42.84	35.07
41	60.38	43.26	35.60
42	60.74	43.68	36.17
43	61.11	44.21	36.80
44	61.53	44.73	37.43
45	62.00	45.36	38.17
46	62.53	45.99	38.96
47	63.11	46.67	39.80
48	63.74	47.46	40.69
49	64.42	48.25	41.63
50	65.15	49.14	42.63
51	65.99	50.09	
52	66.83	51.08	
53	67.78	52.19	
54	68.78	53.34	
55	69.88	54.60	

Table No-101
Quarterly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	30.58	21.01	16.25
21	30.58	21.01	16.25
22	30.58	21.04	16.28
23	30.58	21.04	16.31
24	30.58	21.04	16.34
25	30.58	21.07	16.36
26	30.61	21.09	16.42
27	30.61	21.12	16.47
28	30.64	21.15	16.53
29	30.64	21.18	16.61
30	30.66	21.23	16.69
31	30.69	21.29	16.78
32	30.75	21.37	16.89
33	30.77	21.42	17.02
34	30.83	21.53	17.16
35	30.91	21.64	17.30
36	30.99	21.75	17.46
37	31.08	21.89	17.66
38	31.19	22.06	17.88
39	31.32	22.25	18.12
40	31.46	22.44	18.37
41	31.63	22.66	18.65
42	31.82	22.88	18.95
43	32.01	23.16	19.28
44	32.23	23.43	19.61
45	32.48	23.76	19.99
46	32.75	24.09	20.41
47	33.06	24.45	20.85
48	33.39	24.86	21.31
49	33.74	25.27	21.81
50	34.13	25.74	22.33
51	34.57	26.24	
52	35.01	26.76	
53	35.50	27.34	
54	36.03	27.94	
55	36.60	28.60	

Table No-101
Monthly Premium for TK. 1000

Age at Nearest Birthday	Policy Term		
	10 Years	15 Years	20 Years
18-20	10.29	7.07	5.47
21	10.29	7.07	5.47
22	10.29	7.08	5.48
23	10.29	7.08	5.49
24	10.29	7.08	5.49
25	10.29	7.09	5.50
26	10.30	7.09	5.52
27	10.30	7.10	5.54
28	10.30	7.11	5.56
29	10.30	7.12	5.59
30	10.31	7.14	5.61
31	10.32	7.16	5.64
32	10.34	7.19	5.68
33	10.35	7.21	5.73
34	10.37	7.24	5.77
35	10.40	7.28	5.82
36	10.42	7.32	5.87
37	10.45	7.36	5.94
38	10.49	7.42	6.01
39	10.54	7.48	6.10
40	10.58	7.55	6.18
41	10.64	7.62	6.27
42	10.70	7.70	6.37
43	10.77	7.79	6.48
44	10.84	7.88	6.60
45	10.92	7.99	6.72
46	11.02	8.10	6.86
47	11.12	8.22	7.01
48	11.23	8.36	7.17
49	11.35	8.50	7.34
50	11.48	8.66	7.51
51	11.63	8.82	
52	11.78	9.00	
53	11.94	9.19	
54	12.12	9.40	
55	12.31	9.62	

Plan No-208
Monthly Savings Insurance MSI (With Bonus)

Monthly savings plan is a very popular savings scheme among the people of the country. Through this plan, a large number of people of the country save on a monthly basis and get back the entire amount of savings along with profit over a specified period, which enriches their economic life. In that light, National Life Insurance PLC has introduced Monthly Savings Insurance MSI which is a savings and security plan at the same time.

Features & Eligibility:

Types of plan:	Monthly Savings Insurance Policy
Policyholder entry age:	18-60 years
Minimum Sum Assured :	Tk. 4,908
Maximum Sum Assured :	Based on socio-economic condition
Policyholder maximum Maturity age:	70 years.
Term of policy:	5 - 25 years
Mode of payment:	Monthly (minimum monthly premium Tk.100 and its multiples).
Supplementary Coverage	Not Applicable
Income tax:	The Policy holder can avail tax rebate facility against the policy.
Premium Calculation :	Premium rate chart (per thousand) given in the brochure.

Benefits:

On Survival:	On the survival of the insured till the end of the term full Sum Assured with accrued bonuses will be paid to the insured.
On Death:	If the policyholder dies while the plan is in force before the maturity of the policy then the full Sum Assured with accrued bonuses up to that day will be paid to the nominee.
Loan :	The insured can avail the Loan facility (Maximum 90% of Surrender/ Encashment value) after completion of 2 (two) years.
Surrender :	The insured can avail Surrender/ Encashment value after completion of 2 (two) years.

Table No-208
Sum Assured for Tk. 100 Monthly Premium

Age at Nearest	Policy Term (Years)																								
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25				
18	5171	6248	7351	8483	9643	10833	12051	13301	14712	16163	17654	19186	20761	22377	24038	25743	27494	29291	31135	33026	34965				
19	5171	6248	7351	8483	9643	10832	12051	13300	14712	16163	17654	19186	20759	22376	24036	25740	27490	29285	31127	33016	34952				
20	5171	6248	7351	8483	9643	10832	12051	13300	14712	16162	17663	19184	20758	22374	24033	25736	27484	29278	31117	33003	34935				
21	5171	6248	7351	8483	9643	10832	12051	13300	14711	16161	17662	19183	20756	22371	24029	25731	27477	29269	31105	32987	34914				
22	5171	6247	7351	8483	9643	10832	12050	13299	14710	16160	17660	19181	20753	22367	24024	25724	27468	29257	31089	32967	34888				
23	5171	6247	7351	8483	9642	10831	12050	13298	14709	16159	17648	19178	20749	22362	24017	25715	27456	29241	31070	32942	34856				
24	5171	6247	7351	8482	9642	10831	12049	13297	14708	16157	17646	19175	20744	22356	24009	25704	27442	29223	31046	32911	34818				
25	5171	6247	7351	8482	9642	10830	12048	13296	14706	16155	17642	19170	20738	22347	23998	25690	27424	29199	31016	32873	34771				
26	5171	6247	7351	8482	9641	10829	12047	13294	14704	16151	17638	19164	20730	22337	23984	25672	27401	29170	30979	32827	34714				
27	5171	6247	7350	8481	9641	10828	12046	13292	14701	16147	17633	19157	20721	22324	23967	25651	27373	29135	30935	32772	34646				
28	5170	6247	7350	8481	9640	10827	12044	13290	14697	16142	17625	19147	20708	22308	23946	25623	27339	29092	30881	32706	34565				
29	5170	6246	7349	8480	9638	10825	12041	13286	14692	16135	17616	19135	20692	22287	23920	25590	27297	29040	30818	32628	34470				
30	5170	6246	7349	8479	9637	10823	12038	13281	14686	16127	17605	19120	20673	22262	23888	25550	27247	28978	30742	32536	34359				
31	5170	6245	7348	8477	9635	10820	12033	13275	14677	16116	17591	19102	20649	22232	23850	25502	27188	28905	30653	32429	34230				
32	5169	6244	7346	8475	9632	10816	12028	13268	14667	16102	17573	19079	20620	22195	23804	25445	27118	28820	30549	32304	34082				
33	5168	6243	7345	8473	9628	10811	12021	13258	14655	16086	17551	19051	20584	22151	23749	25377	27035	28720	30429	32161	33912				
34	5168	6242	7343	8470	9624	10805	12012	13247	14639	16065	17525	19018	20542	22098	23684	25298	26939	28604	30291	31997	33718				
35	5167	6240	7340	8466	9618	10797	12001	13232	14620	16041	17494	18978	20493	22037	23609	25207	26829	28472	30134	31811	33499				
36	5165	6238	7337	8461	9611	10787	11988	13215	14598	16012	17457	18931	20435	21966	23522	25101	26702	28321	29955	31600	33253				
37	5164	6235	7332	8455	9603	10775	11973	13194	14571	15977	17413	18877	20368	21883	23422	24981	26558	28151	29754	31364	32978				
38	5162	6232	7327	8448	9592	10761	11954	13170	14539	15937	17362	18814	20290	21789	23308	24845	26396	27959	29529	31101	32672				
39	5159	6228	7321	8439	9580	10745	11932	13141	14502	15890	17304	18742	20202	21682	23180	24692	26215	27745	29278	30810	32336				
40	5156	6223	7314	8428	9566	10725	11906	13108	14460	15837	17238	18660	20102	21562	23036	24520	26012	27508	29002	30490	31966				
41	5152	6217	7306	8416	9549	10703	11877	13070	14411	15776	17163	18568	19991	21428	22875	24330	25789	27247	28698	30139	31564				
42	5148	6211	7296	8402	9530	10677	11843	13027	14357	15708	17079	18466	19867	21279	22698	24121	25544	26961	28367	29758	31127				
43	5143	6203	7284	8386	9508	10648	11805	12978	14296	15632	16985	18352	19729	21114	22503	23892	25275	26649	28007	29345	30656				
44	5137	6194	7271	8368	9483	10615	11763	12924	14227	15547	16881	18226	19578	20934	22290	23642	24984	26311	27618	28900	30151				
45	5131	6184	7257	8348	9455	10578	11715	12864	14152	15454	16767	18088	19413	20738	22059	23370	24668	25947	27201	28424	29611				
46	5124	6173	7241	8325	9425	10538	11663	12798	14070	15353	16643	17938	19233	20525	21808	23078	24329	25556	26754	27916					
47	5116	6161	7223	8300	9391	10494	11606	12726	13980	15241	16508	17775	19039	20295	21538	22763	23965	25138	26277						
48	5107	6147	7203	8272	9354	10445	11544	12647	13881	15121	16361	17598	18828	20046	21247	22425	23576	24693							
49	5097	6132	7181	8242	9313	10392	11476	12561	13775	14990	16202	17408	18602	19780	20936	22065	23161								
50	5087	6116	7158	8209	9269	10334	11402	12468	13659	14848	16031	17203	18359	19494	20603	21681									
51	5075	6098	7132	8174	9221	10271	11321	12367	13534	14695	15846	16982	18098	19189	20249										
52	5062	6079	7103	8135	9169	10203	11234	12258	13399	14530	15648	16745	17819	18863											
53	5048	6057	7073	8092	9112	10129	11140	12140	13253	14353	15434	16492	17521												
54	5033	6034	7039	8046	9050	10049	11038	12013	13096	14162	15206	16221													
55	5016	6009	7003	7996	8984	9962	10928	11875	12927	13958	14961														
56	4998	5981	6963	7941	8911	9868	10808	11727	12746	13739															
57	4979	5951	6920	7882	8832	9766	10680	11567	12551																
58	4957	5919	6873	7818	8747	9656	10541	11396																	
59	4934	5883	6822	7748	8655	9538	10392																		
60	4908	5844	6767	7672	8555	9409																			

PREMIUM RATES FOR SUPPLEMENTARY COVERS
Double Indemnity Accident Benefits (DIAB)
&
Permanent Disability Accident Benefits (PDAB)

	1st class	2nd class	3rd class	4th class
Double Indemnity Accident Benefit (DIAB)	Tk. 1.25	Tk.2.00	Tk. 2.50	Tk. 3.00
Permanent Disability & Accident Benefit. (PDAB)	Tk. 3.50	Tk. 4.50	Tk. 5.50	X

Persons engaged in different professions are classified into following four groups:

- i. 1st Class: Officers/Employees of Educational Government Institutions. Govt. Officers, Corporations. Autonomous Organizations. Business Offices, Private Companies, Banks, Hotels, Insurance Companies, Commercial Enterprises, Persons of Legal Professions, Doctors, Architects, Engineers (excluding those engaged in hazardous occupations), Businessman, shopkeepers. Salesmen and those are not engaged in hazardous professions.
- ii. 2nd Class: Supervising Building Contractors and persons in professions where chances of accidents are remote.
- iii. 3rd Class: Blacksmiths, Butchers, Plumbers, Meat Sellers, Persons who Climb Poles or Ladders, Traders Selling Poultry.
- iv. 4th Class: Persons engaged in construction of buildings including the directly Supervising Contractors, Masons and persons considered to be engaged in hazardous occupation.

Note : Supplementary for Female lives-

Supplementary coverage of DIAB and PDAB can be allowed 1.5 times of standard rate chart premiums up to 55 years on the lives of minimum SSC passed degree or upper and working ladies.

Double Indemnity Accident Benefit (DIAB)

Special Benefits Subject to Conditions

Double benefit of original Sum Assured on accidental death.

"Declaration of Double Benefit of Principal Sum Assured on Accidental Death" referred to and described as DIAB in the Schedule of Insurance Policy or in any endorsement by the Company based on declarations and proposals therein or in any similar endorsement as the case may be. The Company hereby declares that, subject to the following exceptions and conditions and subject to the following exceptions and conditions and in accordance with the terms of the Schedule (as far as applicable), the Policy Agreement and every endorsement (if any) of the Company, if the Insured makes timely and proper payment of the Policy Premium in respect of such benefits as may be described in the Company's Schedule or referred to in the pagination. If the death of the Insured is due to bodily injury and the injury is not singularly and separately aggravated by any accident, physical defect or physical defect or infirmity, the Company shall pay an amount equal to the Sum Assured in addition to other benefits provided by the Company.

Exceptions and Conditions

In all cases these benefits will not be given:

(a) If the death of the insured does not occur within 90 days after the receipt of the bodily injury and before his 60th birthday or if any earlier date is specified in the contract or if there is any condition applicable to the benefit in the endorsement.

(b) failing to give notice in writing to the head office of the company at Dhaka within a reasonable time after the injury and submit to the authorities the following evidence at no cost to the company:

1. Claimant's basis of claim (title)
2. Cause of death with postmortem report.
3. Date of injury.

(c) If death results from the following injuries:

1. War, invasion, act of a foreign enemy, hostilities (whether or not declared war), civil war, rebellion, sedition, coup d'état, revolution, riot and civil movement conspiracy or military or illegal usurpation, or physical assault or killing or violent affray. Participation or any anti-social activities or

2. Any physical defect or infirmity, suicide (whether intentional or not), sexual activity, drug addiction, venereal disease, pregnancy, or childbirth.

3. The insured person embarks or stays in any aircraft as a pilot crew member or in connection with any business purpose or technical operation.

4. If the insured participates in any kind of racing, any polo game, hunting, mountain climbing, sports or motor cycle riding.

Permanent Disability & Accident Benefit. (PDAB)
Special Benefits Subject to Conditions

Benefit in case of permanent loss of body due to accident.

"Accidental Permanent Disability Benefit" referred to and described as PDAB in the schedule of insurance policy or in any endorsement by the company based on the declaration and offer letter or any similar endorsement as the case may be. The Company hereby declares that, subject to the following exceptions and conditions and subject to the following exceptions and conditions and in accordance with the terms of the Schedule (so far as applicable) in the Policy Agreement and in each endorsement of the Company, if the Insured makes timely and proper payment of the Policy Premium in respect of such benefits as may be specified in the Company's Schedule or in the Endorsements, (if any) If the death or physical disability (disability) of the Insured occurs as a result of bodily injury and such injury is not singularly and separately due to an accident, bodily assault by direct provable outward and visible means and physical defect or weakness, the Company shall indemnify the following indemnities: (facilities) that any one will provide.

In the event of loss resulting from injury within 90 (ninety) days of the accident, the following shall be paid:

Nature of Loss	Per Receivable (as a Percentage of Principal Sum Assured)
01.Death	100%
02.Permanent and Total Disability Due to: a) If vision in both eyes is totally and permanently lost b) Loss/ amputation of both hands or arms above the wrist c) If both legs are lost/amputated above the knee d) Loss/Amputation of one leg above the knee and one arm above the wrist	100% 100% 100% 100%
03. Permanent disability due to: Head: a) Complete deafness in both ears b) Complete deafness of one ear c) If one eye is completely destroyed d) When the lower molar teeth are fully elevated The upper parts: e) If a hand or arm is completely lost f) Loss of material like bones of hand (curable and specific loss) g) If the thumb is completely amputated h) If all four fingers including thumb are amputated i) Only if the index finger is cut j) If only the middle finger is amputated k) Only if the ring finger is amputated l) If the little finger is amputated only lower limbs: m) Loss of any lower limb above the knee or complete loss of function of the lower limb n) Loss of any lower limb below the knee or loss of function of the lower limb o) When completely lost or cut below the root p) If all the toes are amputated q) If four fingers including big toe are amputated r) If the big toe is amputated	40% 10% 50% 25% 50% 25% 20% 25% 15% 10% 08% 07% 50% 40% 30% 25% 20% 10%

Exceptions and Conditions

Lameness

In all cases these benefits will not be given:

(a) If the death or disability of the insured does not occur within 90 days after the receipt of the bodily injury and before his 55th birthday or if any earlier date is specified in the contract or if there is any condition applicable to the benefit in the endorsement.

(b) if within a reasonable time after the injury a written notice is given at the company's head office in Dhaka and the following evidence is not filed with the company free of charge.

1. Claimant's Basis of Claim (Title).
2. Cause of death or disability with postmortem report.
3. Date of injury.

(c) If death or disfigurement results from the following injuries:

1. War, invasion, foreign military activity, hostilities (whether or not declared war), civil war, insurrection, treason, coup d'état, revolution, riot and civil movement conspiracy or military or illegal usurpation, or physical assault or killing or violent affray. Participation or any anti-social activities or

2. Any physical defect or infirmity, suicide (whether intentional or not), sexual activity, drug addiction, venereal disease, pregnancy, or childbirth.

3. The insured person embarks or stays in any aircraft as a member of the pilot crew or in connection with business or technical operations.

4. If the insured participates in any kind of racing, polo, hunting, mountain climbing, sports or motorcycling.

Supplementary Hospitalization Insurance Policy (HI)

1. Who does hospital associate insurance apply to?

Those between the age of 18 years to 55 years can take hospital insurance as supplementary insurance along with the main insurance.

2. Hospital Insurance Benefits:

The following services are provided for treatment in the hospital:

- Accommodation in private room (cabin).
- Doctor's consultation fee
- Cost of diagnostic tests
- Cost of surgical operation
- Medicine
- Cost of ancillary services

Such as intensive care, post-operative care, blood transfusion, oxygen therapy, ambulance service, dressing etc.

3. Special features of this plan:

- This benefit can be availed for spouse and children of the original policyholder.
- Premium is extremely low.
- Medical facilities are available in any hospital in the country or abroad.
- This facility can be availed in any government hospital or any private hospital having at least 50 beds.
- Hospital treatment abroad will be paid in Bangladeshi taka.
- You can consult a doctor of your choice.
- Income tax concessions are available.

4. If the insured is admitted to a hospital approved by the government due to an accident or illness, 20% of the original Sum Assured will be paid for the actual hospital treatment expenses incurred under this sub-insurance policy in a policy year. However, the maximum amount per claim for hospital expenses shall not exceed Tk.1,00,000 i.e. hospital insurance, basic insurance will be applicable up to a maximum of Tk.5,00,000. On the other hand, if the main sum insured is less than Tk.1,00,000, the benefit of this subsidiary insurance cannot be taken. Hospital expenses include hospital stay, ancillary medical expenses and surgical expenses.

5. Room and board room expenses: The company will bear up to 75 percent of the total expenses incurred in this sector. However, in no event shall the daily expenses for hospital stay exceed two percent of the total claim amount and in this category a maximum of 30 days of expenses will be paid in any one policy year as above.

6. Surgical and Medical Expenses: The company will reimburse the essential expenses of various surgical and hospital expenses such as X-ray, pathological tests, examination expenses, medical consultation fees etc.

7. Annual premium rates based on hospital insurance Sum Assured :

Principal sum Insured(Tk.)	Hospital sum Insured (Tk.)	Premium list according to the age (years) of the Insured			
		Up to 35 years	36-45	46-50	51-55
1,00,000	20,000	410	515	720	1030
1,50,000	30,000	585	730	1025	1465
2,00,000	40,000	740	925	1290	1845
2,50,000	50,000	865	1080	1520	2160
3,00,000	60,000	980	1225	1715	2450
3,50,000	70,000	1065	1330	1870	2670
4,00,000	80,000	1135	1420	1990	2840
4,50,000	90,000	1180	1475	2070	2960
5,00,000 & above	1,00,000	1210	1515	2120	3030

- i. Sum Assured : Minimum sum insured for hospital insurance will be Tk. 20,000 and maximum Sum Assured will be Tk.1,00,000.
 - ii. Benefits for pets: The policyholder along with his pets can avail the hospital insurance benefits. As a pony only-
 - (a) Spouse/Husband of the insured and
 - (b) Dependent children up to the age of 25 years' maximum 2 (two).
- In each case the premium will be determined according to the actual age of each of them.
8. Dependency declaration if adopted son and above 18 years of age, declaration of unmarried if adopted daughter and above 18 years of age shall be submitted by the proposer.
 9. **Non-Claim Bonus:** If no claim is paid within the hospital air term, then part of the premium paid will be refunded to the policyholder as a bonus at the end of the particular term. This refundable amount will be 2.5% of the hospital insurance premium paid for each year. That is, if the 10, 20 and 30 year policy is in force for the entire term, the refundable amount will be 25%, 50% and 75% of the first year premium paid for hospital insurance respectively.
 10. Insurance contract can be canceled at any time by giving at least one month's advance notice. The company reserves the right to cancel this hospital insurance. In such case the proportionate part of the margin premium will be refunded for the remaining period of the policy year. Any claims arising prior to cancellation will be paid as usual.
 11. **Claim-fee:** If another claim is raised within three years of payment of the previous claim, one-third of the claim amount shall be deducted as claim fee in respect of the second one as per normal rules. If a third claim is raised within three years of the first claim, two-thirds of the corresponding claim amount will be deducted. No payment will be made in case of fourth claim. However, the above condition may be waived if it is found that the cases of hospitalization are due to serious illness.
 12. **Companion Hospital Insurance Policy:** Companion Hospital Insurance (HI) policy can be taken along with various term insurance policies in force in the company. The mode of payment of premium should be annual but in case of excess the Sum Assured should be at least Tk.1,50,000. All insurable men and educated employed women can avail this plan.
 13. **Hospital Insurance with Group Insurance:** This companion insurance benefit can be availed with Group Insurance as well. For the detailed information, the story insurance department of the central office should be contacted directly.
 14. **Out of Hospital Insurance:**

Cases in which hospital insurance is not applicable are:

- Pre-existing condition.
- Routine medical checkup of the body.
- Facial beauty treatment or cosmetic treatment (Cosmetic Treatment/Surgery).
- Rest or Convalescent for gradual improvement of health after illness.
- Any type of mental illness, excessive drinking or drug addiction.
- Any experimental procedure not recognized by medicine, such as acupuncture.
- Control methods for and all medical procedures for termination of pregnancy, D&C or infertility treatment.
- Abortion and its complications.
- First pregnancy and related expenses.
- Self-inflicted injury due to suicide attempt, lawlessness, drug addiction or brain disorder.
- Routine examination of ears and eyes, adoption or change of spectacles or contact lenses, adoption of any method to increase hearing power.
- Dental treatment.
- Circumcision
- Any congenital physical impairment.
- Tuberculosis and any complications of tuberculosis diseases.
- AIDS and HIV or STD-borne diseases.
- Any food or food substitute, pesticide or medicine.
- Pre-hospitalization medical expenses.

15. If within 3 (three) months of the period of hospital treatment, the insured receives hospital treatment more than once due to the same disease, it will be considered as one period of treatment.

16. All documents of hospital treatment must be submitted within 30 (thirty) days of leaving the hospital and age not above 55 years on the nearest birthday.

17. If the child is admitted to the hospital due to childbirth, medical facilities will be provided as per the list given below. In this case the insured must be a member of the plan for a minimum of one year and this benefit is applicable only for two children after taking the insurance.

Hospital sum Insured (Tk.)	Normal Delivery (maximum)	Cesarean Delivery (maximum)
20,000	3,000	8,000
30,000	4,000	10,000
50,000	6,000	15,000
75,000	8,000	20,000
1,00,000	10,000	25,000